IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Garrison et al.

:Expected Art Unit: 2765

Rule 53(b) Continuation of

Application Serial No. 08/994,047, :Expected Examiner: R. Jeanty

filed December 19, 1997

Filed: Concurrently Herewith

WITH **MERCHANT** ELECTRONIC BILL PAYMENT SYSTEM AN For:

IDENTIFICATION

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner for Patents Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

Docket No: 3350-02A Client Ref: RPP-2A

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

Alfred A. Stadnicki Registration No. 30,226

1146 Nineteenth Street, N.W.

Fifth Floor

Washington, D.C. 20036 Telephone: (202) 887-5555 Facsimile: (202) 296-1682

Date: January 14, 2002